

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION - DETROIT

IN RE:

KEITH T. BYNOG

CASE NO. 20-43919-PJS

CHAPTER 13

HONORABLE PHILLIP J. SHEFFERLY

DEBTOR.

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RONALD S. SIEGEL (P34082)

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**OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.

("Creditor"), for its Objection to Confirmation of Debtor's Chapter 13 Plan, states as follows:

1. The Creditor is the owner of the 2018 Jeep Grand Cherokee bearing vehicle identification number 1C4RJFAG8JC349734.
2. The gross outstanding indebtedness owing to the Creditor under the terms of the Lease Agreement at the time of filing of the Bankruptcy was \$10,057.32.
3. The monthly payments under the terms of the Lease Agreement are \$477.16.
4. The Plan states that the Debtor will assume the lease and make monthly payments of \$477.16.

5. The Plan states an arrearage on the lease in the amount of \$704.80 to be paid over 16 months at \$44.05 per month.

6. The Creditor requests proof of full-coverage insurance.

7. The Creditor objects to Section III.B.1.b., which provides for the Trustee to withhold monies for disbursement for attorney fees up to the sum of \$4,000.00.

8. Payment of attorney fees as provided for in the Plan will delay payments to the Creditor in violation of the equal monthly payment requirement of 11 U.S.C. § 1325(a)(5)(B)(iii).

9. The Plan fails to provide for a prompt cure and adequate assurance of future performance as required by 11 U.S.C. § 365.

10. The lease expires November 15, 2021. All payments due under the terms of the Lease Agreement must be paid on or before that date.

In conclusion, the Creditor requests that this Court grant the relief requested and not confirm the Chapter 13 Plan until these Objections are resolved.

O'REILLY RANCILIO P.C.

*/s/ Craig S. Schoenherr, Sr.*

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